

Delegation Presentation to Regional Council by Frances Cortese

December 5, 2024

Re: Proposed increase in budget for Property Taxes

• *I will be addressing the increase in the proposed regional tax increase of 8.72% in the context of the current economic and social climate as many Niagara residents are deeply concerned.*

FOOD PRICES

• To begin, we are all aware of the recent trend of inflation over the past 3-4 years, the current prices of all goods and services have been extremely challenging for so many living in the Niagara region. **Food insecurity has increasingly become a concern.** *Canada's Food Price Report* has consistently and accurately predicted increases in food prices since 2019/20 based on their research each year. Last year, the overall food price increased almost 6%. For 2024, they predict that "all food categories could rise (has risen), by 4.5%. The most significant increases of 5-7% will be in bakery, meat and vegetable categories.

For 2024, they predict total food expenditure for a family of four (2 adults, 2 children-ages 9-18), will be **\$16,297.00**. This is almost 4 times higher than for 2020 when the average Canadian family spent approximately **\$12, 500-\$12, 667**. **Compared to two years ago, 2022, food purchased from stores is 8.3 per cent more expensive now.** (According to one CTV report, **"grocery price inflation outpaced general inflation"**).

Current forecasts indicate that food insecurity is going to get worse (PROOF 2024). Cited in Brock Policy Brief, April 2024.

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•By Dec. 1-2022, Project Share was seeing alarming numbers of Niagara Falls residents requiring its service. From January to end of November 2022 our food bank saw a **52% increase in usage** and is currently serving **1 in every 14 residents in Niagara Falls.**

•By August of 2023 Data showed Niagara Falls has the highest per capita food bank usage in the province and Project Share opened a new location in Chippawa to meet the growing need.

Anne Watters in 2023 (Manager within Community & Family Services for The Salvation Army Fort Erie) stated ***“We are assisting more working families than ever before because they cannot make ends meet”.*** (KEY)**

- **Currently**, Niagara is experiencing an “alarming increase” in the number of people – (particularly children) – who are relying on food banks to meet their basic food security needs, says research from Brock University’s *Niagara Community Observatory* (NCO). April 2024
- **Food Bank use is at a record high** – food bank officials claim, **“the need for help is growing faster than food banks can keep up with”.**
- In St. Catharines, Thorold and Welland, 1/10 residents using by end of 2023.
- In Niagara Falls, Port Colborne and Wainfleet, **1/8 residents**, visited a food bank in 2023.
- **One in five households (20.7%) in Niagara were deemed to be food insecure in 2023** (2023 Report on Economic Prosperity) **Very concerning.**

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- Many working people *now* can't afford the cost of living

Getting a job doesn't solve poverty. In the current **HUNGER REPORT 2024**, entitled, "*Unravelling at the Seams*" came out this past Monday -Identifies Workers are one of the fastest-growing demographics at Ontario's food banks, with nearly 1 in 4 food bank visitors citing "employment" as their primary source of income, a 17 per cent increase over last year and a 91 per cent increase compared to pre-pandemic.

Of note **This is occurring at a time when donations have been declining as more individuals can no longer afford to give.*

***** **This shift is important to note!*******

- **Additionally**, a brief put out by Brock University political scientist Joanne Heritz, indicated "**Unprecedented' number of Niagara residents using food banks.** said in her brief that the high usage of food banks is the "canary in the coal mine" -food insecurity forces people to use food banks, "but once there, they may be in desperate need of additional support," such as clothing, rent and utility payment assistance, eviction prevention and counselling services. *Brock University brief (April 2024) in Niagara this week – April 9/24*

Article in St. Catharines Standard entitled, "At some point we're going to hit the wall- Niagara food banks seeing record number of visits". November 1-2024.

***The region's largest food banks have all shown significant increase in the need for assistance between 2019-2024**

***Summary: The increase in usage and inability to keep up with demand is a **disturbing trend**. This trend shows no signs of slowing down (as per the Brock policy brief). The trajectories from the past several years predict a clear GRIM outlook!**

NIAGARA – STATE OF EMERGENCY-DECLARED APRIL 2023

In addition to the increasing food insecurity for many, last year the Niagara Region declared a **state of emergency for homelessness, mental health problems and opioid addiction**. This continues to be ongoing.

COST OF HOUSING AND COST OF LIVING

The cost of housing and the /cost of living/(includes food prices) have been identified as the two of the most important issues by Niagara residents in a study commissioned by the *Niagara Association of Realtors* in October of this year. Recall that we have had substantial increases in all utility bills, home & auto insurance, high price of food, gasoline and an **increase in every other living expense there is. It is a VERY difficult time for many! Primarily for those not earning a 6-digit figure or higher.** *“For many, financial uncertainty has become the new normal”* (Canada’s Food Price Report 2024:31).

PROPOSED SIGNIFICANT INCREASE FOR PROPERTY TAX

And so it is against this background of challenging social and economic circumstances..... that, the Region is now proposing an increase of 8.72 % for property taxes for 2025. ***This is significantly higher than last year’s 7.02 per cent property tax increase, which was already one of the highest property tax increases in Ontario for 2024.***

We need you to know that Disposable income for so MANY is gone!

Income families might have used for Rx medication, winter jackets and boots for their children, food, donation to food banks, dental care, etc. Now....all it takes is one unexpected bill, such as needing to repair a furnace or vehicle, to put families or an individual on the brink of financial crisis.

****This is the reality of what families are facing now.***

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By significantly increasing the budget for property taxes, amidst a plethora of rising costs we are experiencing.....***municipal governments are actually reducing the ability of people to thrive –which means many can no longer also offer donations for social services – such as food banks, etc.***

-people start focusing on their own survival

-And when the budget is significantly increased as proposed... taking away more of our income earned.....the risk factors which contribute to psychological effects are strengthened –we are seeing increased rates of anxiety depression and suicide, increased substance use and compromised health in general.

This is what hopelessness, homelessness, and struggling to live DOES!

People are forced to merely “get by” and experience impoverishment, which also minimizes their involvement in community.

- ***We understand the need for some of the increase in the regional budget, for example, the sustainability of the water and wastewater infrastructure at is described to be at a “crisis stage” -these repairs/maintenance do need to be addressed.***

*****We also understand though, that there needs to be a balance between sustaining the city services/ (infrastructure integrity) and taxpayer affordability – and I can imagine how difficult creating this balance must be.***

At this time, however, ignoring the numerous constraints your residents/your constituents are facing would not be prudent.

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*In contemplating the proposed increase **we should be asking,***

1. **Is this congruent with the declaration of a state of emergency for homelessness and the increase in mental health problems we are seeing?**
2. Is it congruent with the current state of food insecurity across the Niagara region and the outrageous cost of living? For example, *Do we want the foodbank use figure to climb to 30 or 40% of families by end of 2025?* **We need to seek to prevent this from happening.**
3. Further, is the rate of annual tax increases by the *Niagara Regional Government* in recent years well above the rate of inflation? *And.....* is this sustainable? We believe ITS **NOT** affordable for **Niagara Region** residents!

In closing, so many are struggling and **taxpayer affordability is wearing thin.** The high increase of 8.72% seems unrealistic and impractical. As one author noted, it will **"worsen an already poor fiscal context".**

And so, it is crucial that both the regional and city councils consider the current economic and social climate in all upcoming budget decisions.

In short, we need you to hear us – WE are URGING all of YOU to give deep thought to reducing the proposed increase for 2025.

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- There needs to be an examination of the provisions of some of the lower priority services **and/or**, how we deliver these services and perhaps **ALL** services. Could some changes be made in each area of service delivery to decrease some expenditures? It is likely possible and **necessary**.
- **Reconfigure the structure of Regional council, such as reducing the number of city councillors to perhaps 7 instead of 13?** *Welland is apparently moving in this direction. Further, it may be time to seriously contemplate the amalgamation of our municipalities –IF this can reduce costs.* This current two-tiered model is becoming too costly for your residents/ constituents.
- **A nice Christmas Gift** 😊
Freeze the property taxes for 2025 so as to provide a desperately needed reprieve for **ALL** from the **daunting** increases in recent years.

Thank you...for your time.

Frances Cortese

On behalf of so many who have expressed critical financial difficulty during this challenging time.

References

1. **Canada's Food Price Report 2024**, PREPARED BY DALHOUSIE UNIVERSITY | UNIVERSITY OF GUELPH | UNIVERSITY OF SASKATCHEWAN | UNIVERSITY OF BRITISH COLUMBIA.
See page 2 for authors/advisors.
2. **Sustaining Food Security in Niagara**, Policy Brief #58. By Joanne Heritz, published in Brock University's Niagara Community Observatory's April 2024.
3. **Hunger Report 2024: Unravelling at the Seams, by Feed Ontario**. December 2, 2024.
<https://youtu.be/qUxGqU4D4Vo> (video)